

<b>Information to identify the case:</b>			
Debtor 1	<b>Kenneth B Miller</b>		Social Security number or ITIN <b>xxx-xx-6322</b>
	First Name	Middle Name	Last Name
Debtor 2	<b>Robin L Miller</b>		Social Security number or ITIN <b>xxx-xx-1973</b>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-70328-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth B Miller

Robin L Miller

9/13/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Kenneth B Miller  
Robin L Miller  
DebtorsCase No. 13-70328-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam  
Form ID: 3180WPage 1 of 2  
Total Noticed: 52

Date Rcvd: Sep 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2018.

db/jdb  
aty +Kenneth B Miller, Robin L Miller, 104 Beth Lane, Woodland, PA 16881-8314  
+John D. Schlotter, Aldridge Connors, LLP, 15 Piedmont Center, 3575 Piedmont Road, NE, Suite 500, Atlanta, GA 30305-1636  
cr +Beneficial Consumer Discount Company, Aldridge Connors LLP, 3575 Piedmont Road NE Ste 500, Atlanta, GA 30305-1623  
cr JP Morgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203  
13629213 +Adagio Health Clearfield, 960 Penn Avenue, Pittsburgh, PA 15222-3812  
13712136 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
13629241 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Tractor Supply, Attn: Customer Service, 200 Powell Place, Brentwood, TN 37027)  
13629219 +Chase Home Mortgage, P.O. Box 78420, Phoenix, AZ 85062-8420  
13629220 +Clear Med Providers, P.O. Box 1260, Clearfield, PA 16830-5260  
13629221 +Clearfield EMS, Inc., 713 West Front Street, Clearfield, PA 16830-2975  
13629222 +Clearfield Hospital, P.O. Box 992, Clearfield, PA 16830-0992  
13629223 +Clearfield Prof Group, 820 Turnpike Avenue, Clearfield, PA 16830-1233  
13639629 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)  
13629226 +EIS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730  
13629229 +HSBC Card Services, P.O. Box 71104, Charlotte, NC 28272-1104  
13629228 +Holiday Financial Services, 1800 Daisy Street, P.O. Box 209, Clearfield Mall Unit #350, Clearfield, PA 16830-0209  
13708598 +JPMorgan Chase Bank, National Association, Chase Home Finance, LLC, Attn: OH4-7302, 3415 Vision Drive, Columbus, OH 43219-6009  
13629231 +John Deere Financial, P.O. Box 4450, Carol Stream, IL 60197-4450  
13629236 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988  
13629239 +Shipley Energy, 550 East King Street, P.O. Box 946, York, PA 17405-0946  
13629240 +Thomas A. Carnevale, MD, 807 Turnpike Avenue, Clearfield, PA 16830-1239  
13853122 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2018 01:39:59 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: BASSASSOC.COM Sep 14 2018 05:33:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
cr +EDI: BASSASSOC.COM Sep 14 2018 05:33:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
13690748 +E-mail/Text: bncmail@w-legal.com Sep 14 2018 01:40:17 ANTIO, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13659497 EDI: GMACFS.COM Sep 14 2018 05:33:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
13629214 +EDI: GMACFS.COM Sep 14 2018 05:33:00 Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300  
13629215 +EDI: HFC.COM Sep 14 2018 05:34:00 Beneficial, P.O. Box 5240, Carol Stream, IL 60197-5240  
13671173 +E-mail/Text: bncmail@w-legal.com Sep 14 2018 01:40:17 CERASTES, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
14290809 +E-mail/Text: bankruptcy@consumerportfolio.com Sep 14 2018 01:40:18 CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071  
13629216 +E-mail/Text: cms-bk@cms-collect.com Sep 14 2018 01:39:50 Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
13629217 +EDI: CAPITALONE.COM Sep 14 2018 05:34:00 Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
13629218 +EDI: CAPITALONE.COM Sep 14 2018 05:34:00 Capital One Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106  
13718103 +EDI: BASSASSOC.COM Sep 14 2018 05:33:00 Capital One, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
13629224 EDI: RCSDELL.COM Sep 14 2018 05:33:00 Dell Preferred Account, Payment Processing Center, P.O. Box 6403, Carol Stream, IL 60197  
13629225 +EDI: DISCOVER.COM Sep 14 2018 05:33:00 Discover, P.O. Box 71084, Charlotte, NC 28272-1084  
13636306 EDI: DISCOVER.COM Sep 14 2018 05:33:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13629227 +EDI: RMSC.COM Sep 14 2018 05:34:00 GECRB/JCP, P.O. Box 960090, Orlando, FL 32896-0090  
13658089 +EDI: HFC.COM Sep 14 2018 05:34:00 HSBC MORTGAGE SERVICING, INC., POST OFFICE BOX 21188, EAGAN, MINNESOTA 55121-0188  
13629230 EDI: IRS.COM Sep 14 2018 05:34:00 Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
13629232 +EDI: RMSC.COM Sep 14 2018 05:34:00 Lowe's/GECRB, P.O. Box 530914, Atlanta, GA 30353-0914

District/off: 0315-7

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Sep 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13629234 +EDI: AGFINANCE.COM Sep 14 2018 05:33:00 OneMain Financial, 280 Commons Drive,  
Du Bois, PA 15801-3808  
13710568 EDI: PRA.COM Sep 14 2018 05:33:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541  
13875443 +EDI: PRA.COM Sep 14 2018 05:33:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
13629237 +E-mail/Text: bankruptcynotices@psecu.com Sep 14 2018 01:40:27 PSECU, P.O. Box 67013,  
Harrisburg, PA 17106-7013  
13629238 +EDI: CITICORP.COM Sep 14 2018 05:34:00 Radio Shack, P.O. Box 6497,  
Sioux Falls, SD 57117-6497  
14089300 EDI: AGFINANCE.COM Sep 14 2018 05:33:00 Springleaf Financial Services, PO Box 3251,  
Evansville, IN 47731  
13629242 +E-mail/Text: jsprentz@urc.com Sep 14 2018 01:40:37 United Refining Company, P.O. Box 599,  
Warren, PA 16365-0599  
13629243 +EDI: RMSC.COM Sep 14 2018 05:34:00 Walmart Discover/GECRB, P.O. Box 960024,  
Orlando, FL 32896-0024  
13648259 EDI: WFFC.COM Sep 14 2018 05:33:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438  
13629244 +EDI: WFFC.COM Sep 14 2018 05:33:00 Wells Fargo financial Cards, P.O. Box 660041,  
Dallas, TX 75266-0041

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
cr JPMorgan Chase Bank, National Association  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
13716854\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
13629233 ##+Northwest Consumer Discount Company, 16 North Second Street, P.O. Box 432,  
Clearfield, PA 16830-0432  
13629235 ##+PA Collection Service, P.O. Box 893, Washington, PA 15301-0893  
13640353 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 2, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
andygornall@latoufflawfirm.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkggroup@kmlawgroup.com  
Kenneth P. Seitz on behalf of Joint Debtor Robin L Miller thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Debtor Kenneth B Miller thedebterasers@aol.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6